

FILED

FEB 14 2007

**CLERK, U.S.
BANKRUPTCY COURT**

Certificate Number: 04941-WIW-DE-001360752

Bankruptcy Case Number: 06-13382

CERTIFICATE OF DEBTOR EDUCATION

I certify that on January 29, 2007, at 4:06 o'clock PM CST,

Anne M. Fosdal completed a course on personal financial
management given in person by

Family Service, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Wisconsin.

Date: January 29, 2007

By /s/Charles J Ritter

Name Charles J Ritter

Title Credit Counselor